

AMENDMENT TO CLAIMS

Please **CANCEL** claim 21;

Please **AMEND** claims 1, 9, 12, 14, 16-20 and 23; and

Please **ADD** new claims 26 and 27 as follows.

A copy of all pending claims and a status of each are provided below.

Listing of Claims:

1. (Currently Amended) A method for validating an electronic payment by a credit/debit card in a transaction system, comprising:

registering a purchase of at least one article by a buyer using a credit/debit card associated with at least one PIN code at a seller terminal connected to an electronic payment center by a communication network;

checking, by the electronic payment center, that the at least one PIN code which is provided by said buyer to said electronic payment center is associated with the number of said credit/debit card provided by said buyer to said seller terminal; and

checking, by said electronic payment center, ~~with a third party~~ whether or not the said at least one PIN code is valid; and

one of:

checking, by said electronic payment center, whether the electronic payment center has received a pre-validation from a third party;

contacting a third party via a communication network and requesting that the third party validate the purchase, and

contacting a third party via a communication network and requesting said at least one PIN code from the third party,

wherein the third party is a prime owner of the credit/debit card.

2. (Previously Presented) The method according to claim 1, wherein said buyer has a terminal which is connected to the communication network and said terminal is configured to transmit the number of the credit/debit card.

3. (Previously Presented) The method according to claim 1 or 2, wherein the

credit/debit card number and the at least one PIN code which have been provided to said seller terminal by said buyer are transmitted to said electronic payment center to check whether the at least one PIN code is associated with said credit/debit card number.

4. (Previously Presented) The method according to claim 3, wherein said electronic payment center checks in at least one profile table whether said PIN code is associated with the credit/debit card number.

5. (Previously Presented) The method according to claim 4, further comprising the step of checking by said electronic payment center whether the amount of said purchase of the at least one article is below a maximum amount authorized for the at least one PIN code, each PIN code authorizing a different maximum amount.

6. (Previously Presented) The method according to claim 5, further comprising the step of checking by said electronic payment center whether or not there is a prevalidation of the purchase of the at least one article by said buyer.

7. (Previously Presented) The method according to claim 6, wherein said prevalidation of the purchase of the at least one article by said buyer is cleared after it has been used.

8. (Previously Presented) A system for validating an electronic payment by a credit/debit card comprising means adapted for carrying out the steps of the method according to claims 1 or 2.

9. (Currently Amended) A method for validating an electronic payment, comprising the steps of:

providing, from a buyer to a seller in order to conclude a sale, a credit/debit card number;

receiving transaction information from a buyer and a seller by an electronic

payment center;

performing a first validation with the transaction information from the buyer and the seller by the electronic payment center;

requesting, by the electronic payment center, further validation from a third party to provide authentication by an electronic transaction; and

processing the sale by an electronic transaction upon authentication by the first validation and the further validation,

wherein the requesting comprises one of:

contacting the third party via a communication network and requesting that the third party validate the sale; and

contacting the third party via a communication network and requesting the buyer PIN code from the third party, and

wherein the third party is a prime owner of the credit/debit card.

10. (Currently Amended) The method of claim 9, wherein:

the transaction information sent by the buyer is at least one of article information, date and time of purchase, the buyer PIN code, and the credit/debit card number, and

the transaction information sent by the seller is at least one of article information, date and time of purchase, and the buyer PIN code.

11. (Currently Amended) The method of claim 10, wherein the article information includes purchase price.

12. (Currently Amended) The method of claim 9, further comprising the seller receiving a the credit/debit card number, an article identification, a transaction time, a transaction date, and a the buyer PIN code from the buyer.

13. (Previously Presented) The method of claim 9, further comprising the electronic payment center comparing at least one portion of the transaction information with profile table information.

14. (Currently Amended) The method of claim 13, wherein the profile table information comprises at least one of a the credit/debit card number, a the buyer PIN code, and an authorization amount corresponding to the buyer PIN code.

15. (Previously Presented) The method of claim 13, wherein the electronic payment center clears the at least one portion of transaction information from the third party.

16. (Currently Amended) A method for electronic sales, comprising:
receiving transaction information from a buyer and a seller by an electronic payment center;
performing a pre-validation of buyer information with a third party;
performing a validation with the transaction information from the buyer and the seller by the electronic payment center using a credit/debit card number and a PIN code provided by the buyer; and
providing authentication for a sale by an electronic transaction when the pre-validation and validation provide authorization,
wherein the third party is a prime owner of the credit/debit card.

17. (Currently Amended) The method of claim 16, further comprising determining, by the electronic payment center, whether an amount charged to a the credit card number is within an authorized limit, if a the PIN code of the transaction information is verified.

18. (Currently Amended) The method of claim 17, further comprising checking for ~~prevalidation~~ pre-validation of the PIN code when the amount charged to the credit card number is within an authorized amount.

19. (Currently Amended) The method of claim 18, further comprising sending an error message to the buyer if the amount is outside an authorized limit.

20. (Currently Amended) The method of claim 9, further comprising sending an error message to the buyer if a purchase amount is outside an authorized limit of the credit/debit card.

Claim 21. (Canceled).

22. (Previously Presented) The method of claim 1, wherein each PIN code of the at least one PIN code is used only once and a different PIN code of the at least one PIN code is used for a later transaction.

23. (Currently Amended) The method of claim 1, wherein the at least one PIN code is associated with two or more members of a group and the group is associated with the number of the ~~debit/credit~~ credit/debit card.

24. (Previously Presented) The method of claim 23, wherein the at least one PIN code is different for different members of the group, and wherein the at least one PIN code authorizes a different purchasing amount for the different members of the group.

25. (Previously Presented) The method of claim 23, wherein the third party is a member of the group and the third party limits a transaction involving the credit/debit card to a pre-determined purchasing amount.

26. (New) The method of claim 1, wherein the third party is a living human being and wherein the method comprises not contacting the third party and instead checking, by said electronic payment center, whether the electronic payment center has received a pre-validation from the third party.

27. (New) The method of claim 16, wherein the third party is a living human being and wherein the performing a pre-validation of buyer information with a third party occurs by checking, by said electronic payment center, whether the electronic payment center has received a pre-validation from the third party, wherein the providing

authentication for a sale by an electronic transaction when the pre-validation and validation provide authorization occurs after pre-validation and between the electronic payment center and the seller, and wherein the third party is a person other than the buyer.